

# 2004 Montana CHIP Provider Survey

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**CHIP**  
Montana  
Children's Health Insurance Plan

**Montana Department of  
Public Health & Human Services  
Health Care Resources Bureau**

Prepared by  
Greg D. Adams, Ph.D.

Nth-Degree Analytics, LLC  
321 E. Main St., Ste 318  
Bozeman, MT 59715  
[www.nth-degree.com](http://www.nth-degree.com)  
(866) 308-6358

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## Overview

Through a competitive bid process, Nth-Degree Analytics of Bozeman, MT, was awarded a contract by the Montana Department of Public Health & Human Services (DPHHS) to survey participating providers with Montana's Children's Health Insurance Plan (CHIP), administered by Blue Cross Blue Shield of Montana (BCBS). The survey's purpose is to assess providers' impressions of the quality of claims processing, authorization/review procedures, and BCBS's relations with providers.

In mid-June 2004, Nth-Degree Analytics, working with DPHHS, mailed out a one-page survey to all 3,431 registered Montana CHIP providers (3,277 individual providers and 154 facilities). The version of the survey sent to facility providers contained slightly different "provider background" questions than the version sent to individuals, for obvious reasons (see Appendix B for survey content). Both surveys asked respondents to rate BCBS's administration of CHIP in terms of claims processing, utilization review, and general service and support.

As of July 19, a total of 1,626 valid surveys were returned, including 1,504 from individuals and 122 from facilities. After accounting for other surveys returned as undeliverable or from respondents who did not complete the survey (typically because of self-claimed ineligibility), the survey had a **response rate of 47% for individuals and 79% for facilities.**

## Significant Findings

**High Ratings for CHIP and BCBS.** On virtually every subject in the survey, the most common rating given to BCBS was "good," with "excellent" usually being the second-most common response (options were: excellent, good, fair, poor). Percentage of "poor" ratings is small, usually in the low single digits for most items. Respondents were most pleased with the **simplicity of filing** claims and the **promptness of paying** claims. Respondents were less pleased with the **extent of services covered**, **amount of reimbursement**, and each item pertaining to **utilization review**.

**Abundance of 'No Opinion'.** Over a third of respondents did not rate BCBS on any of the items in the survey, often due to an absence of experience with CHIP patients. An additional 50% of respondents did not have opinions on any of the **utilization review** items.

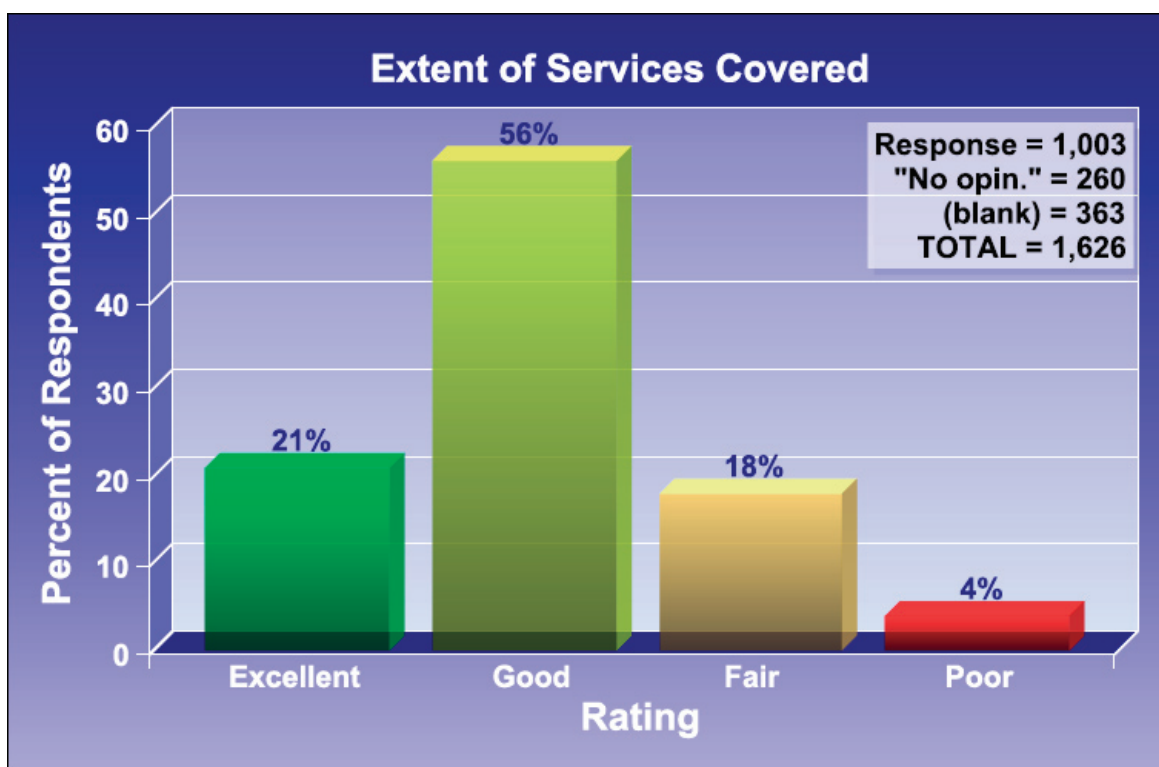
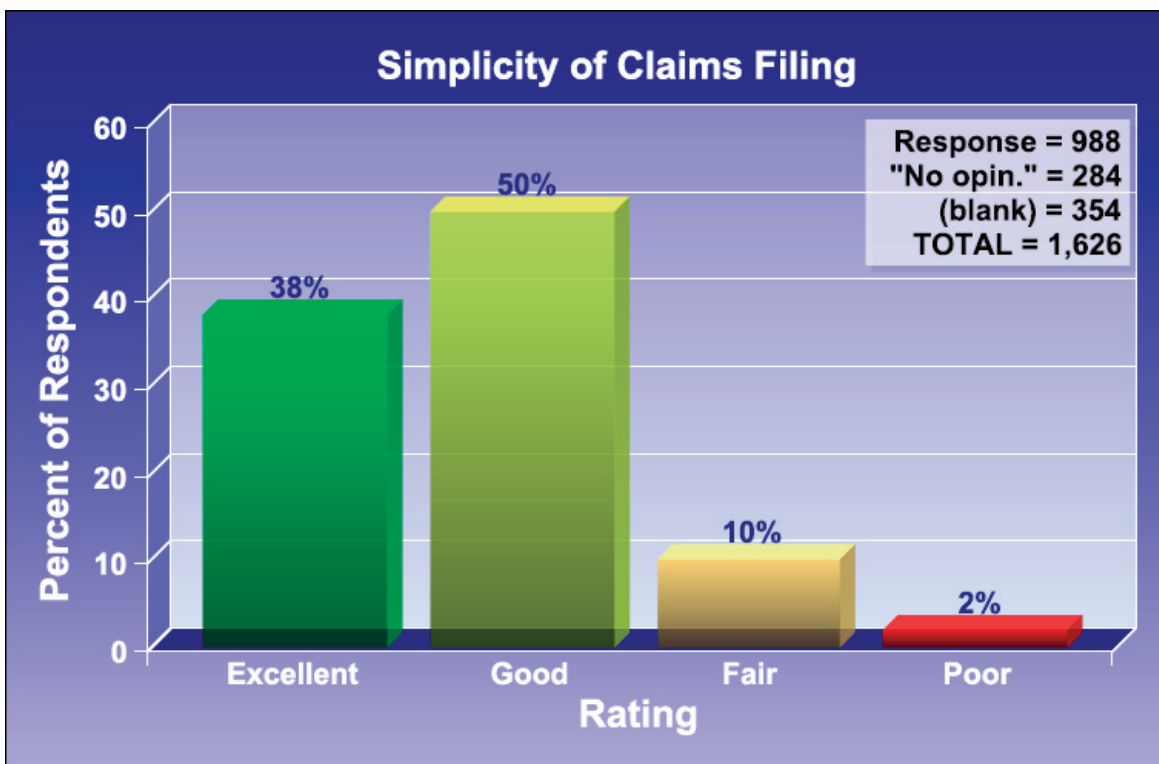
**Differences Across Types of Practice.** **Mental Health Care** and **Physical/Occupational Therapy** providers gave higher ratings than other providers. **Physicians** tended to give lower ratings.

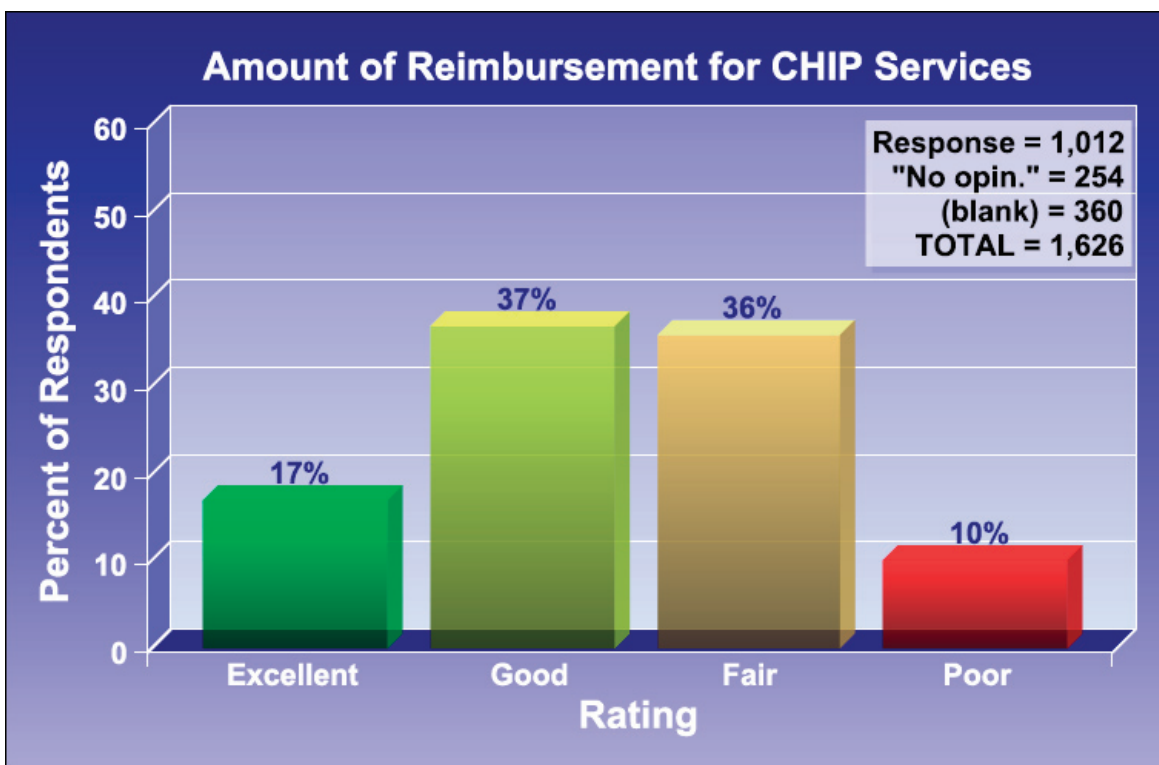
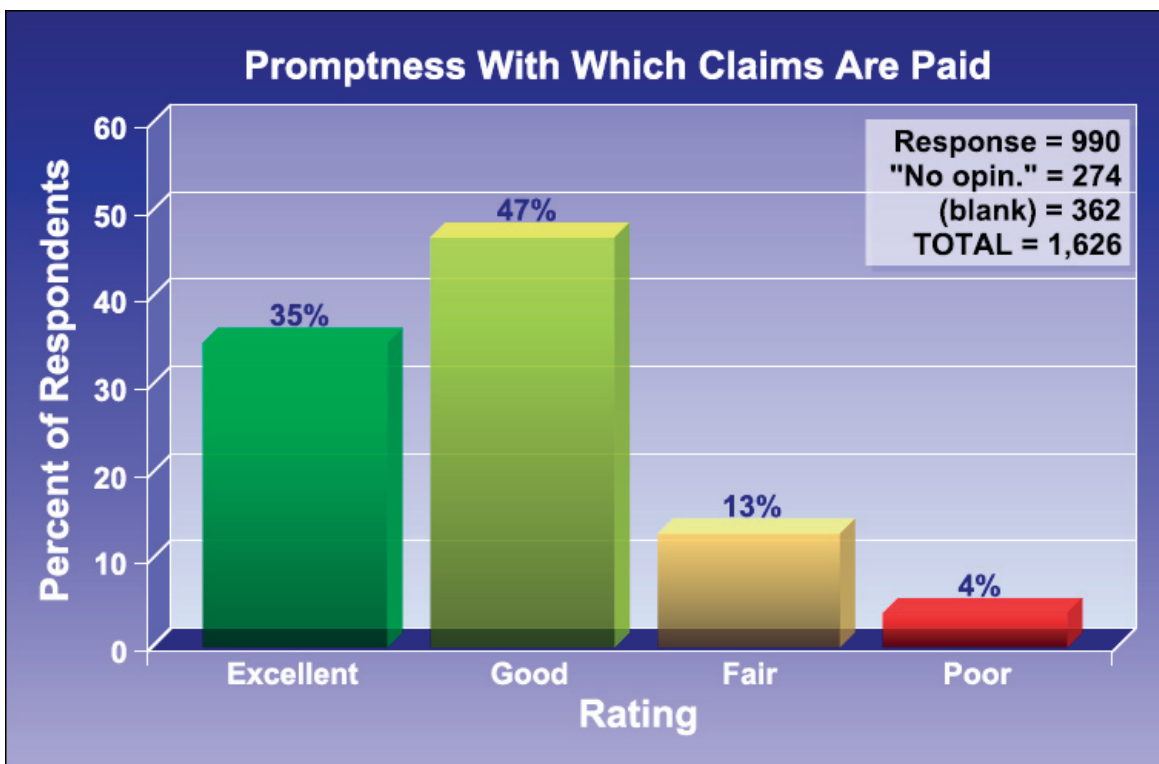
**Geographic Differences.** Providers from **Missoula** gave lower ratings than elsewhere in the state. This might be attributable to outlier effects caused by a person/office apparently returning identical surveys on behalf of several providers, most likely all within a single office.

**"Self-Billers" Pleased.** Providers who handle their own billing rated BCBS significantly higher than those who handle billing through staff or other third parties. This may suggest that those with more direct experiences with BCBS are more satisfied with the company's administration of CHIP.

**Coverage of Family Mental Health Care.** Numerous mental health care providers commented on the need to see families, including having separate sessions with the parents, for the treatment of a child. Several requested code 90846 be covered by CHIP.

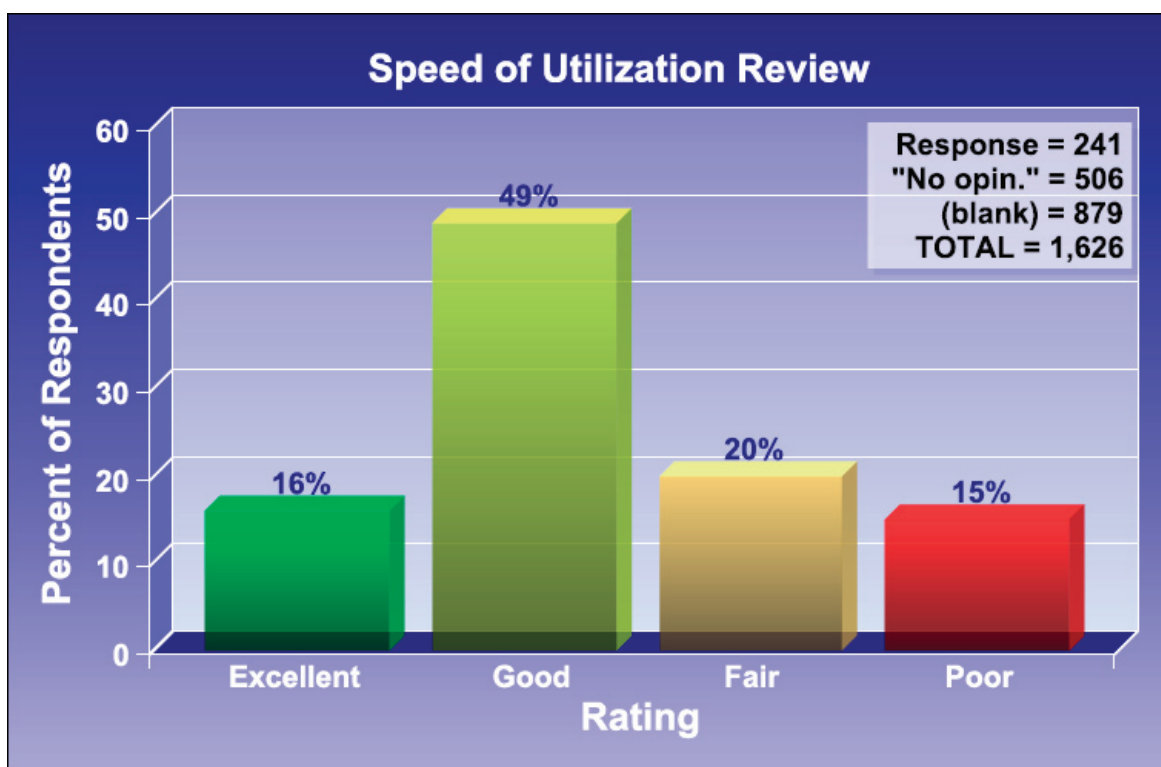
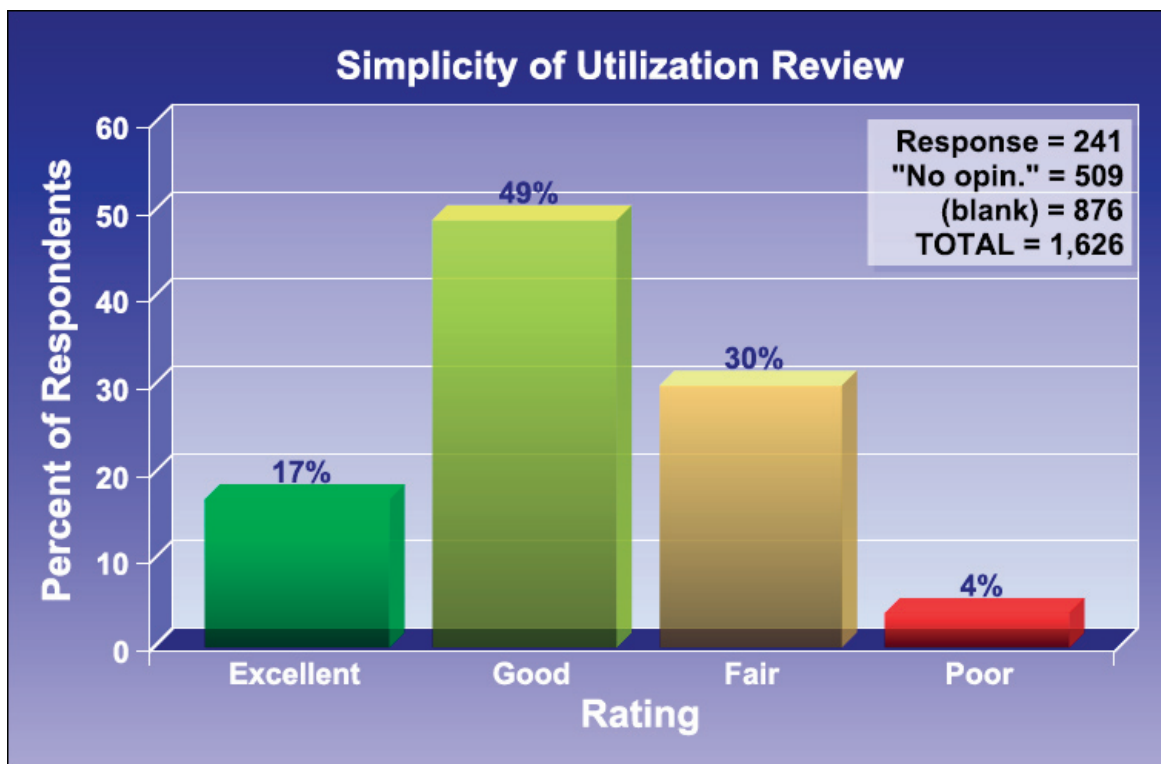
**Frustration with BCBS Communications.** A few respondents complained about problems with the new BCBS voice response phone system. One or two additional respondents complained about other communications issues.

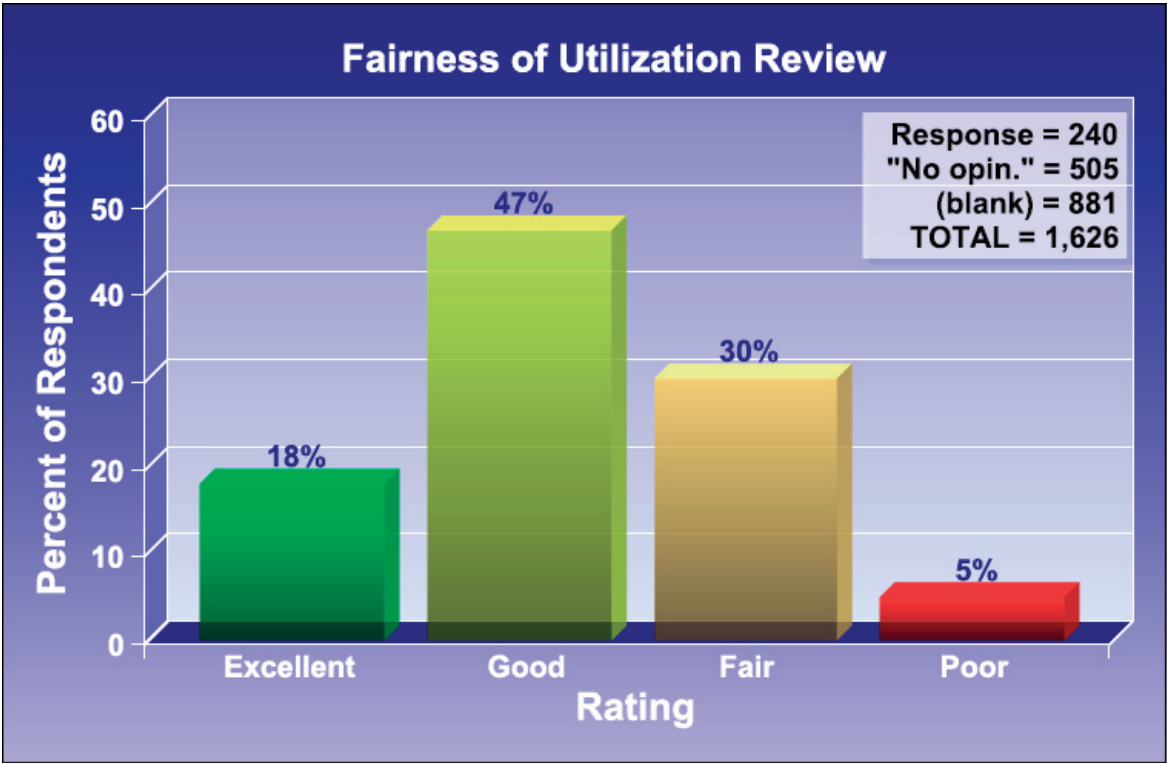




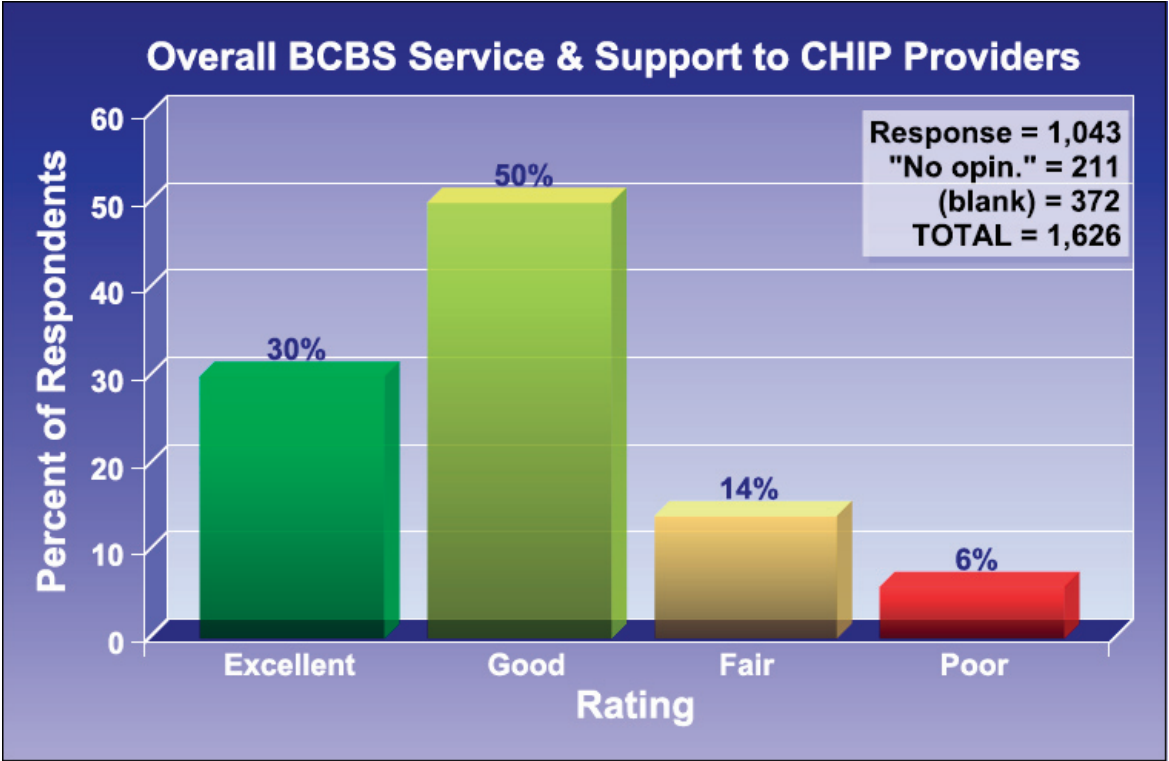


Main Results: Utilization Review





Main Results: Utilization Review



**Main Results: Overall Service**

**Table 1a. Simplicity of Claims-Filing Process (Individuals)**

	Excellent	Good	Fair	Poor	Total	n
<b>ALL INDIVIDUALS</b>	<b>38%</b>	<b>50%</b>	<b>10%</b>	<b>2%</b>	<b>100%</b>	<b>887</b>
<b>Type of Practice</b>						
Chemical Dependency	46%	39%	8%	8%	100%	13
• Mental Health Care	50%	43%	6%	1%	100%	234
Nurse Practitioner	32%	61%	6%	0%	100%	31
• Physical & Occupational Therapy	48%	48%	4%	0%	100%	56
• Physician	33%	52%	13%	2%	100%	379
Physician Assistant	39%	58%	4%	0%	100%	26
Podiatry	70%	30%	0%	0%	100%	10
• Speech & Audiology	30%	55%	10%	5%	100%	20
Vision Services	29%	62%	9%	0%	100%	69
Other	30%	63%	7%	0%	100%	27
<b>County</b>						
Cascade	43%	48%	8%	2%	100%	61
Flathead	42%	41%	14%	4%	100%	86
• Gallatin	57%	40%	1%	1%	100%	82
• Lewis & Clark	54%	37%	9%	0%	100%	70
• Missoula	32%	42%	24%	2%	100%	136
Ravalli	49%	49%	3%	0%	100%	33
Silver Bow	43%	53%	5%	0%	100%	40
Yellowstone	40%	50%	9%	1%	100%	109
• Other	27%	67%	5%	1%	100%	232
<b>Avg. Number of CHIP Patients per Week</b>						
0 CHIP Patients	38%	56%	6%	1%	100%	144
1-4 CHIP Patients	41%	49%	7%	2%	100%	566
• 5-10 CHIP Patients	26%	46%	26%	1%	100%	106
11+ CHIP Patients	37%	48%	11%	4%	100%	27
<b>Who Handles Billing</b>						
• own self	52%	38%	8%	2%	100%	165
in-office staff	35%	53%	11%	1%	100%	543
out-source/other	35%	59%	6%	1%	100%	144

*Bulleted sub-groups indicate significantly higher or lower ratings.*

Of the 1,504 individuals responding to the survey, 529 (35%) did not rate Blue Cross Blue Shield on any item. Of the 975 individuals rating Blue Cross Blue Shield on at least one item, 887 (91%) gave an opinion for "Simplicity of claim-filing process."

Table 1b. Simplicity of Claims-Filing Process (Facilities)						
	Excellent	Good	Fair	Poor	Total	n
<b>ALL FACILITIES</b>	<b>37%</b>	<b>48%</b>	<b>13%</b>	<b>3%</b>	<b>100%</b>	<b>101</b>
<b>Type of Practice</b>						
<i>Chemical Dependency</i>	100%	0%	0%	0%	100%	1
<i>Community Clinic</i>	33%	50%	17%	0%	100%	6
<i>Health Department</i>	33%	50%	11%	6%	100%	18
<i>Hospital</i>	38%	50%	10%	3%	100%	40
<i>Laboratory</i>	75%	25%	0%	0%	100%	4
<i>Mental Health Center</i>	33%	33%	33%	0%	100%	3
<i>Surgery Center</i>	57%	43%	0%	0%	100%	7
<i>Vision Clinic</i>	0%	63%	38%	0%	100%	8
<i>Other</i>	33%	42%	17%	8%	100%	12
<b>County</b>						
<i>Cascade</i>	38%	13%	50%	0%	100%	8
<i>Flathead</i>	20%	60%	0%	20%	100%	5
<i>Gallatin</i>	80%	20%	0%	0%	100%	5
<i>Lewis &amp; Clark</i>	50%	38%	13%	0%	100%	8
<i>Missoula</i>	40%	20%	20%	20%	100%	5
<i>Ravalli</i>	33%	67%	0%	0%	100%	3
<i>Silver Bow</i>	0%	100%	0%	0%	100%	4
<i>Yellowstone</i>	33%	67%	0%	0%	100%	6
<i>Other</i>	37%	51%	10%	2%	100%	49
<b>Avg. Number of CHIP Patients per Week</b>						
<i>0 CHIP Patients</i>	20%	60%	20%	0%	100%	5
<i>1-10 CHIP Patients</i>	37%	50%	12%	1%	100%	74
<i>11-50 CHIP Patients</i>	50%	50%	0%	0%	100%	6
<i>50+ CHIP Patients</i>	25%	50%	25%	0%	100%	4

Of the 122 facilities responding to the survey, 18 (15%) did not rate Blue Cross Blue Shield on any item. Of the 104 facilities rating Blue Cross Blue Shield on at least one item, 101 (97%) gave an opinion for "Simplicity of claim-filing process."

Table 2a. Extent of Services (Individuals)						
	Excellent	Good	Fair	Poor	Total	n
<b>ALL INDIVIDUALS</b>	<b>21%</b>	<b>56%</b>	<b>18%</b>	<b>4%</b>	<b>100%</b>	<b>904</b>
<b>Type of Practice</b>						
Chemical Dependency	31%	39%	23%	8%	100%	13
• Mental Health Care	29%	42%	22%	6%	100%	248
Nurse Practitioner	17%	66%	17%	0%	100%	35
• Physical & Occupational Therapy	38%	47%	13%	2%	100%	55
• Physician	14%	66%	17%	3%	100%	378
Physician Assistant	25%	61%	14%	0%	100%	28
Podiatry	30%	30%	30%	10%	100%	10
Speech & Audiology	25%	35%	20%	20%	100%	20
Vision Services	23%	68%	9%	0%	100%	66
• Other	14%	46%	36%	4%	100%	28
<b>County</b>						
Cascade	29%	46%	21%	4%	100%	68
Flathead	26%	52%	19%	3%	100%	91
Gallatin	20%	62%	17%	1%	100%	84
Lewis & Clark	25%	54%	15%	6%	100%	68
Missoula	19%	59%	19%	4%	100%	140
Ravalli	21%	50%	21%	9%	100%	34
Silver Bow	25%	50%	20%	5%	100%	40
Yellowstone	21%	56%	21%	2%	100%	101
Other	19%	61%	16%	5%	100%	240
<b>Avg. Number of CHIP Patients per Week</b>						
0 CHIP Patients	21%	56%	20%	3%	100%	130
1-4 CHIP Patients	23%	53%	19%	5%	100%	589
• 5-10 CHIP Patients	14%	74%	11%	2%	100%	113
11+ CHIP Patients	18%	57%	21%	4%	100%	28
<b>Who Handles Billing</b>						
• own self	34%	42%	19%	6%	100%	166
in-office staff	19%	61%	18%	3%	100%	555
out-source/other	16%	61%	19%	4%	100%	148
<i>Bulleted sub-groups indicate significantly higher or lower ratings.</i>						

Of the 1,504 individuals responding to the survey, 529 (35%) did not rate Blue Cross Blue Shield on any item. Of the 975 individuals rating Blue Cross Blue Shield on at least one item, 904 (93%) gave an opinion for "Extent of services covered."

**Table 2b. Extent of Services (Facilities)**

	<b>Excellent</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>	<b>Total</b>	<b>n</b>
<b>ALL FACILITIES</b>	<b>20%</b>	<b>54%</b>	<b>22%</b>	<b>4%</b>	<b>100%</b>	<b>99</b>
<b>Type of Practice</b>						
<i>Chemical Dependency</i>	100%	0%	0%	0%	100%	1
<i>Community Clinic</i>	17%	67%	17%	0%	100%	6
<i>Health Department</i>	20%	60%	13%	7%	100%	15
<i>Hospital</i>	18%	55%	25%	3%	100%	40
<i>Laboratory</i>	50%	50%	0%	0%	100%	4
<i>Mental Health Center</i>	33%	33%	0%	33%	100%	3
<i>Surgery Center</i>	43%	57%	0%	0%	100%	7
<i>Vision Clinic</i>	0%	44%	56%	0%	100%	9
<i>Other</i>	8%	50%	33%	8%	100%	12
<b>County</b>						
<i>Cascade</i>	13%	38%	50%	0%	100%	8
<i>Flathead</i>	0%	40%	60%	0%	100%	5
<i>Gallatin</i>	40%	60%	0%	0%	100%	5
<i>Lewis &amp; Clark</i>	50%	13%	38%	0%	100%	8
<i>Missoula</i>	0%	60%	0%	40%	100%	5
<i>Ravalli</i>	67%	33%	0%	0%	100%	3
<i>Silver Bow</i>	0%	75%	0%	25%	100%	4
<i>Yellowstone</i>	14%	57%	29%	0%	100%	7
<i>Other</i>	20%	63%	15%	2%	100%	46
<b>Avg. Number of CHIP Patients per Week</b>						
<i>0 CHIP Patients</i>	17%	83%	0%	0%	100%	6
<i>1-10 CHIP Patients</i>	19%	58%	21%	1%	100%	72
<i>11-50 CHIP Patients</i>	33%	33%	17%	17%	100%	6
<i>50+ CHIP Patients</i>	0%	25%	50%	25%	100%	4

Of the 122 facilities responding to the survey, 18 (15%) did not rate Blue Cross Blue Shield on any item. Of the 104 facilities rating Blue Cross Blue Shield on at least one item, 99 (95%) gave an opinion for "Extent of services covered."

**Table 3a. Promptness of Claims Processing (Individuals)**

	<b>Excellent</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>	<b>Total</b>	<b>n</b>
<b>ALL INDIVIDUALS</b>	<b>35%</b>	<b>47%</b>	<b>14%</b>	<b>4%</b>	<b>100%</b>	<b>888</b>
<b>Type of Practice</b>						
<i>Chemical Dependency</i>	25%	42%	33%	0%	100%	12
● <i>Mental Health Care</i>	50%	35%	15%	0%	100%	235
<i>Nurse Practitioner</i>	38%	47%	16%	0%	100%	32
<i>Physical &amp; Occupational Therapy</i>	41%	52%	7%	0%	100%	56
● <i>Physician</i>	27%	50%	14%	8%	100%	381
<i>Physician Assistant</i>	31%	65%	4%	0%	100%	26
<i>Podiatry</i>	30%	60%	10%	0%	100%	10
<i>Speech &amp; Audiology</i>	32%	47%	16%	5%	100%	19
<i>Vision Services</i>	30%	57%	13%	0%	100%	69
<i>Other</i>	35%	50%	12%	4%	100%	26
<b>County</b>						
<i>Cascade</i>	37%	44%	16%	3%	100%	62
● <i>Flathead</i>	46%	39%	12%	2%	100%	89
● <i>Gallatin</i>	45%	49%	6%	0%	100%	83
<i>Lewis &amp; Clark</i>	41%	45%	13%	0%	100%	68
● <i>Missoula</i>	27%	40%	14%	20%	100%	136
<i>Ravalli</i>	44%	44%	12%	0%	100%	32
<i>Silver Bow</i>	36%	50%	15%	0%	100%	40
<i>Yellowstone</i>	40%	47%	15%	2%	100%	108
<i>Other</i>	31%	54%	15%	1%	100%	232
<b>Avg. Number of CHIP Patients per Week</b>						
<i>0 CHIP Patients</i>	30%	59%	11%	0%	100%	146
<i>1-4 CHIP Patients</i>	39%	44%	14%	2%	100%	567
● <i>5-10 CHIP Patients</i>	24%	39%	13%	24%	100%	105
<i>11+ CHIP Patients</i>	33%	44%	19%	4%	100%	27
<b>Who Handles Billing</b>						
● <i>own self</i>	54%	35%	10%	2%	100%	166
<i>in-office staff</i>	30%	51%	14%	6%	100%	535
<i>out-source/other</i>	32%	51%	17%	1%	100%	152

*Bulleted sub-groups indicate significantly higher or lower ratings.*

Of the 1,504 individuals responding to the survey, 529 (35%) did not rate Blue Cross Blue Shield on any item. Of the 975 individuals rating Blue Cross Blue Shield on at least one item, 888 (91%) gave an opinion for "Promptness with which claims are paid."



**Table 3b. Promptness of Claim Processing (Facilities)**

	<b>Excellent</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>	<b>Total</b>	<b>n</b>
<b>ALL FACILITIES</b>	<b>13%</b>	<b>36%</b>	<b>39%</b>	<b>12%</b>	<b>100%</b>	<b>102</b>
<b>Type of Practice</b>						
<i>Chemical Dependency</i>	100%	0%	0%	0%	100%	1
<i>Community Clinic</i>	50%	33%	17%	0%	100%	6
<i>Health Department</i>	35%	53%	12%	0%	100%	17
<i>Hospital</i>	29%	62%	7%	2%	100%	42
<i>Laboratory</i>	75%	25%	0%	0%	100%	4
<i>Mental Health Center</i>	67%	33%	0%	0%	100%	3
<i>Surgery Center</i>	57%	29%	14%	0%	100%	7
<i>Vision Clinic</i>	0%	63%	25%	13%	100%	8
<i>Other</i>	33%	42%	17%	8%	100%	12
<b>County</b>						
<i>Cascade</i>	25%	25%	38%	13%	100%	8
<i>Flathead</i>	0%	80%	20%	0%	100%	5
<i>Gallatin</i>	80%	20%	0%	0%	100%	5
<i>Lewis &amp; Clark</i>	63%	38%	0%	0%	100%	8
<i>Missoula</i>	60%	20%	0%	20%	100%	5
<i>Ravalli</i>	33%	67%	0%	0%	100%	3
<i>Silver Bow</i>	25%	75%	0%	0%	100%	4
<i>Yellowstone</i>	33%	33%	33%	0%	100%	6
<i>Other</i>	28%	64%	6%	2%	100%	50
<b>Avg. Number of CHIP Patients per Week</b>						
<i>0 CHIP Patients</i>	20%	80%	0%	0%	100%	5
<i>1-10 CHIP Patients</i>	36%	52%	9%	3%	100%	75
<i>11-50 CHIP Patients</i>	33%	67%	0%	0%	100%	6
<i>50+ CHIP Patients</i>	25%	75%	0%	0%	100%	4

Of the 122 facilities responding to the survey, 18 (15%) did not rate Blue Cross Blue Shield on any item. Of the 104 facilities rating Blue Cross Blue Shield on at least one item, 102 (98%) gave an opinion for "Promptness with which claims are paid."

Table 4a. Amount of Reimbursement (Individuals)						
	Excellent	Good	Fair	Poor	Total	n
<b>ALL INDIVIDUALS</b>	<b>18%</b>	<b>37%</b>	<b>36%</b>	<b>10%</b>	<b>100%</b>	<b>910</b>
<b>Type of Practice</b>						
Chemical Dependency	23%	31%	31%	15%	100%	13
• Mental Health Care	31%	38%	24%	7%	100%	242
Nurse Practitioner	12%	53%	32%	3%	100%	34
• Physical & Occupational Therapy	36%	42%	22%	0%	100%	55
• Physician	7%	34%	45%	14%	100%	392
Physician Assistant	16%	36%	40%	8%	100%	25
Podiatry	30%	30%	20%	20%	100%	10
Speech & Audiology	20%	20%	45%	15%	100%	20
Vision Services	17%	45%	36%	1%	100%	69
Other	15%	42%	31%	11%	100%	26
<b>County</b>						
Cascade	28%	27%	27%	18%	100%	66
Flathead	28%	36%	29%	8%	100%	92
Gallatin	16%	27%	49%	9%	100%	82
Lewis & Clark	16%	46%	30%	7%	100%	69
• Missoula	18%	27%	39%	16%	100%	137
Ravalli	21%	42%	30%	6%	100%	33
Silver Bow	23%	30%	38%	10%	100%	40
Yellowstone	14%	28%	53%	4%	100%	116
Other	15%	50%	28%	8%	100%	235
<b>Avg. Number of CHIP Patients per Week</b>						
0 CHIP Patients	12%	35%	47%	7%	100%	146
1-4 CHIP Patients	21%	37%	31%	11%	100%	584
5-10 CHIP Patients	11%	41%	40%	8%	100%	110
• 11+ CHIP Patients	4%	31%	50%	15%	100%	26
<b>Who Handles Billing</b>						
• own self	36%	32%	23%	10%	100%	168
in-office staff	12%	39%	38%	11%	100%	550
out-source/other	17%	38%	41%	5%	100%	157
<i>Bulleted sub-groups indicate significantly higher or lower ratings.</i>						

Of the 1,504 individuals responding to the survey, 529 (35%) did not rate Blue Cross Blue Shield on any item. Of the 975 individuals rating Blue Cross Blue Shield on at least one item, 910 (93%) gave an opinion for "Amount of reimbursement for CHIP services."

**Table 4b. Amount of Reimbursement (Facilities)**

	<b>Excellent</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>	<b>Total</b>	<b>n</b>
<b>ALL FACILITIES</b>	<b>13%</b>	<b>36%</b>	<b>39%</b>	<b>12%</b>	<b>100%</b>	<b>102</b>
<b>Type of Practice</b>						
<i>Chemical Dependency</i>	100%	0%	50%	0%	100%	1
<i>Community Clinic</i>	17%	33%	0%	0%	100%	6
<i>Health Department</i>	19%	56%	50%	6%	100%	16
<i>Hospital</i>	10%	31%	19%	17%	100%	42
<i>Laboratory</i>	0%	100%	43%	0%	100%	4
<i>Mental Health Center</i>	33%	67%	0%	0%	100%	3
<i>Surgery Center</i>	14%	57%	0%	0%	100%	7
<i>Vision Clinic</i>	0%	0%	78%	22%	100%	9
<i>Other</i>	8%	25%	50%	17%	100%	12
<b>County</b>						
<i>Cascade</i>	0%	25%	63%	13%	100%	8
<i>Flathead</i>	0%	0%	80%	20%	100%	5
<i>Gallatin</i>	20%	20%	40%	20%	100%	5
<i>Lewis &amp; Clark</i>	25%	38%	38%	0%	100%	8
<i>Missoula</i>	0%	80%	0%	20%	100%	5
<i>Ravalli</i>	0%	33%	67%	0%	100%	3
<i>Silver Bow</i>	25%	25%	25%	25%	100%	4
<i>Yellowstone</i>	0%	29%	57%	14%	100%	7
<i>Other</i>	16%	41%	33%	10%	100%	49
<b>Avg. Number of CHIP Patients per Week</b>						
<i>0 CHIP Patients</i>	17%	50%	33%	0%	100%	6
<i>1-10 CHIP Patients</i>	14%	39%	37%	11%	100%	74
<i>11-50 CHIP Patients</i>	0%	17%	50%	33%	100%	6
<i>50+ CHIP Patients</i>	0%	50%	50%	0%	100%	4

Of the 122 facilities responding to the survey, 18 (15%) did not rate Blue Cross Blue Shield on any item. Of the 104 facilities rating Blue Cross Blue Shield on at least one item, 102 (98%) gave an opinion for "Amount of reimbursement for CHIP services."

Table 5a. Simplicity of Utilization Review (Individuals)						
	Excellent	Good	Fair	Poor	Total	n
<b>ALL INDIVIDUALS</b>	<b>15%</b>	<b>48%</b>	<b>32%</b>	<b>4%</b>	<b>100%</b>	<b>211</b>
<b>Type of Practice</b>						
Chemical Dependency	20%	40%	40%	0%	100%	5
• Mental Health Care	30%	48%	23%	0%	100%	40
Nurse Practitioner	0%	100%	0%	0%	100%	4
Physical & Occupational Therapy	0%	67%	33%	0%	100%	3
• Physician	11%	45%	38%	7%	100%	122
Physician Assistant	0%	86%	14%	0%	100%	7
Podiatry	100%	0%	0%	0%	100%	3
Speech & Audiology	100%	0%	0%	0%	100%	1
Vision Services	0%	75%	25%	0%	100%	12
Other	0%	60%	40%	0%	100%	5
<b>County</b>						
Cascade	24%	53%	18%	6%	100%	17
Flathead	25%	42%	33%	0%	100%	12
Gallatin	60%	30%	10%	0%	100%	10
Lewis & Clark	15%	75%	10%	0%	100%	20
• Missoula	2%	23%	73%	2%	100%	48
Ravalli	0%	67%	33%	0%	100%	3
Silver Bow	14%	43%	43%	0%	100%	7
Yellowstone	26%	52%	22%	0%	100%	27
• Other	7%	74%	16%	2%	100%	50
<b>Avg. Number of CHIP Patients per Week</b>						
0 CHIP Patients	25%	58%	17%	0%	100%	12
1-4 CHIP Patients	19%	50%	25%	7%	100%	117
• 5-10 CHIP Patients	7%	41%	51%	2%	100%	61
11+ CHIP Patients	10%	50%	40%	0%	100%	10
<b>Who Handles Billing</b>						
• own self	29%	46%	17%	8%	100%	24
in-office staff	12%	47%	40%	2%	100%	139
out-source/other	16%	72%	13%	0%	100%	32
<i>Bulleted sub-groups indicate significantly higher or lower ratings.</i>						

Of the 1,504 individuals responding to the survey, 529 (35%) did not rate Blue Cross Blue Shield on any item, and an additional 760 (51%) did not rate Blue Cross Blue Shield on utilization review procedures. Of the 215 individuals rating Blue Cross Blue Shield on at least one utilization review item, 211 (98%) gave an opinion for "Simplicity of utilization review."

**Table 5b. Simplicity of Utilization Review (Facilities)**

	<b>Excellent</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>	<b>Total</b>	<b>n</b>
<b>ALL FACILITIES</b>	<b>20%</b>	<b>53%</b>	<b>17%</b>	<b>10%</b>	<b>100%</b>	<b>30</b>
<b>Type of Practice</b>						
<i>Chemical Dependency</i>						
<i>Community Clinic</i>						
<i>Health Department</i>						
<i>Hospital</i>						
<i>Laboratory</i>						
<i>Mental Health Center</i>						
<i>Surgery Center</i>						
<i>Vision Clinic</i>						
<i>Other</i>						
<b>County</b>						
<i>Cascade</i>						
<i>Flathead</i>						
<i>Gallatin</i>						
<i>Lewis &amp; Clark</i>						
<i>Missoula</i>						
<i>Ravalli</i>						
<i>Silver Bow</i>						
<i>Yellowstone</i>						
<i>Other</i>						
<b>Avg. Number of CHIP Patients per Week</b>						
<i>0 CHIP Patients</i>						
<i>1-10 CHIP Patients</i>						
<i>11-50 CHIP Patients</i>						
<i>50+ CHIP Patients</i>						

Too Few Observations for  
Sub-Group Analyses

Utilization Review: Simplicity

Of the 122 facilities responding to the survey, 18 (15%) did not rate Blue Cross Blue Shield on any item, and an additional 74 (58%) did not rate Blue Cross Blue Shield on utilization review procedures. All 30 facilities rating Blue Cross Blue Shield on at least one utilization review item gave an opinion for "Simplicity of utilization review." However, the small sample size precludes analyses at the sub-group level.

Table 6a. Speed of Utilization Review (Individuals)						
	Excellent	Good	Fair	Poor	Total	n
<b>ALL INDIVIDUALS</b>	<b>15%</b>	<b>21%</b>	<b>48%</b>	<b>16%</b>	<b>100%</b>	<b>211</b>
<b>Type of Practice</b>						
Chemical Dependency	20%	40%	20%	20%	100%	5
• Mental Health Care	34%	44%	20%	2%	100%	41
Nurse Practitioner	0%	100%	0%	0%	100%	4
Physical & Occupational Therapy	0%	100%	0%	0%	100%	3
• Physician	12%	44%	24%	21%	100%	122
Physician Assistant	0%	86%	14%	0%	100%	7
Podiatry	100%	0%	0%	0%	100%	3
Speech & Audiology	0%	100%	0%	0%	100%	1
Vision Services	0%	75%	25%	0%	100%	12
Other	0%	60%	40%	0%	100%	5
<b>County</b>						
Cascade	29%	47%	6%	18%	100%	17
Flathead	25%	33%	42%	0%	100%	12
Gallatin	50%	40%	10%	0%	100%	10
Lewis & Clark	15%	75%	10%	0%	100%	20
• Missoula	6%	20%	28%	46%	100%	50
Ravalli	0%	50%	50%	0%	100%	2
Silver Bow	17%	50%	33%	0%	100%	6
Yellowstone	23%	58%	19%	2%	100%	26
• Other	8%	77%	14%	14%	100%	51
<b>Avg. Number of CHIP Patients per Week</b>						
0 CHIP Patients	12%	62%	15%	0%	100%	13
1-4 CHIP Patients	20%	50%	24%	7%	100%	117
• 5-10 CHIP Patients	7%	38%	15%	40%	100%	60
11+ CHIP Patients	10%	60%	30%	0%	100%	10
<b>Who Handles Billing</b>						
• own self	40%	32%	20%	8%	100%	25
in-office staff	10%	49%	21%	20%	100%	137
out-source/other	13%	75%	13%	0%	100%	32
<i>Bulleted sub-groups indicate significantly higher or lower ratings.</i>						

Of the 1,504 individuals responding to the survey, 529 (35%) did not rate Blue Cross Blue Shield on any item, and an additional 760 (51%) did not rate Blue Cross Blue Shield on utilization review procedures. Of the 215 individuals rating Blue Cross Blue Shield on at least one utilization review item, 211 (98%) gave an opinion for "Speed of utilization review."

**Table 6b. Speed of Utilization Review (Facilities)**

	<b>Excellent</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>	<b>Total</b>	<b>n</b>
<b>ALL FACILITIES</b>	<b>23%</b>	<b>50%</b>	<b>23%</b>	<b>3%</b>	<b>100%</b>	<b>30</b>
<b>Type of Practice</b>						
Chemical Dependency						
Community Clinic						
Health Department						
Hospital						
Laboratory						
Mental Health Center						
Surgery Center						
Vision Clinic						
Other						
<b>County</b>						
Cascade						
Flathead						
Gallatin						
Lewis & Clark						
Missoula						
Ravalli						
Silver Bow						
Yellowstone						
Other						
<b>Avg. Number of CHIP Patients per Week</b>						
0 CHIP Patients						
1-10 CHIP Patients						
11-50 CHIP Patients						
50+ CHIP Patients						

Too Few Observations for  
Sub-Group Analyses

Utilization Review: Speed

Of the 122 facilities responding to the survey, 18 (15%) did not rate Blue Cross Blue Shield on any item, and an additional 74 (58%) did not rate Blue Cross Blue Shield on utilization review procedures. All 30 facilities rating Blue Cross Blue Shield on at least one utilization review item gave an opinion for "Speed of utilization review." However, the small sample size precludes analyses at the sub-group level.

Table 7a. Fairness of Utilization Review (Individuals)						
	Excellent	Good	Fair	Poor	Total	n
<b>ALL INDIVIDUALS</b>	<b>16%</b>	<b>48%</b>	<b>21%</b>	<b>15%</b>	<b>100%</b>	<b>211</b>
<b>Type of Practice</b>						
Chemical Dependency	20%	40%	20%	20%	100%	5
• Mental Health Care	34%	44%	20%	2%	100%	41
Nurse Practitioner	0%	100%	0%	0%	100%	4
Physical & Occupational Therapy	0%	100%	0%	0%	100%	3
• Physician	12%	44%	24%	21%	100%	122
Physician Assistant	0%	86%	14%	0%	100%	7
Podiatry	100%	0%	0%	0%	100%	3
Speech & Audiology	0%	100%	0%	0%	100%	1
Vision Services	0%	75%	25%	0%	100%	12
Other	0%	60%	40%	0%	100%	5
<b>County</b>						
Cascade	35%	41%	12%	12%	100%	17
Flathead	23%	46%	31%	0%	100%	13
Gallatin	60%	30%	10%	0%	100%	10
Lewis & Clark	20%	70%	10%	0%	100%	20
• Missoula	4%	16%	75%	4%	100%	49
Ravalli	0%	50%	50%	0%	100%	2
Silver Bow	17%	50%	33%	0%	100%	6
Yellowstone	23%	62%	12%	4%	100%	26
• Other	8%	73%	16%	4%	100%	51
<b>Avg. Number of CHIP Patients per Week</b>						
0 CHIP Patients	23%	54%	15%	8%	100%	13
1-4 CHIP Patients	22%	49%	22%	7%	100%	116
• 5-10 CHIP Patients	7%	35%	55%	3%	100%	60
11+ CHIP Patients	10%	60%	30%	0%	100%	10
<b>Who Handles Billing</b>						
• own self	44%	30%	22%	4%	100%	23
in-office staff	10%	49%	38%	4%	100%	138
out-source/other	19%	69%	13%	0%	100%	32
<i>Bulleted sub-groups indicate significantly higher or lower ratings.</i>						

Of the 1,504 individuals responding to the survey, 529 (35%) did not rate Blue Cross Blue Shield on any item, and an additional 760 (51%) did not rate Blue Cross Blue Shield on utilization review procedures. Of the 215 individuals rating Blue Cross Blue Shield on at least one utilization review item, 211 (98%) gave an opinion for "Fairness of utilization review."



Table 7b. Fairness of Utilization Review (Facilities)						
	Excellent	Good	Fair	Poor	Total	n
<b>ALL FACILITIES</b>	<b>23%</b>	<b>50%</b>	<b>23%</b>	<b>3%</b>	<b>100%</b>	<b>30</b>
<b>Type of Practice</b>						
Chemical Dependency						
Community Clinic						
Health Department						
Hospital						
Laboratory						
Mental Health Center						
Surgery Center						
Vision Clinic						
Other						
<b>County</b>						
Cascade						
Flathead						
Gallatin						
Lewis & Clark						
Missoula						
Ravalli						
Silver Bow						
Yellowstone						
Other						
<b>Avg. Number of CHIP Patients per Week</b>						
0 CHIP Patients						
1-10 CHIP Patients						
11-50 CHIP Patients						
50+ CHIP Patients						

Too Few Observations for  
Sub-Group Analyses

Utilization Review: Fairness

Of the 122 facilities responding to the survey, 18 (15%) did not rate Blue Cross Blue Shield on any item, and an additional 74 (58%) did not rate Blue Cross Blue Shield on utilization review procedures. All 30 facilities rating Blue Cross Blue Shield on at least one utilization review item gave an opinion for "Fairness of utilization review." However, the small sample size precludes analyses at the sub-group level.

Table 8a. Overall Services & Support (Individuals)						
	Excellent	Good	Fair	Poor	Total	n
<b>ALL INDIVIDUALS</b>	<b>31%</b>	<b>50%</b>	<b>14%</b>	<b>6%</b>	<b>100%</b>	<b>942</b>
<b>Type of Practice</b>						
<i>Chemical Dependency</i>	39%	31%	23%	8%	100%	13
● <i>Mental Health Care</i>	43%	43%	13%	2%	100%	252
<i>Nurse Practitioner</i>	33%	51%	15%	0%	100%	39
<i>Physical &amp; Occupational Therapy</i>	46%	51%	2%	2%	100%	57
● <i>Physician</i>	21%	53%	18%	9%	100%	400
<i>Physician Assistant</i>	30%	53%	10%	7%	100%	30
<i>Podiatry</i>	50%	30%	20%	0%	100%	10
<i>Speech &amp; Audiology</i>	24%	43%	29%	5%	100%	21
<i>Vision Services</i>	36%	57%	7%	0%	100%	69
<i>Other</i>	25%	61%	11%	4%	100%	28
<b>County</b>						
<i>Cascade</i>	33%	48%	15%	4%	100%	69
<i>Flathead</i>	32%	49%	16%	3%	100%	96
<i>Gallatin</i>	37%	47%	13%	4%	100%	85
<i>Lewis &amp; Clark</i>	50%	35%	13%	3%	100%	72
● <i>Missoula</i>	23%	43%	12%	23%	100%	136
<i>Ravalli</i>	29%	62%	9%	0%	100%	34
<i>Silver Bow</i>	30%	58%	10%	3%	100%	40
<i>Yellowstone</i>	31%	43%	26%	1%	100%	120
<i>Other</i>	27%	61%	10%	2%	100%	250
<b>Avg. Number of CHIP Patients per Week</b>						
<i>0 CHIP Patients</i>	25%	51%	21%	2%	100%	156
<i>1-4 CHIP Patients</i>	35%	50%	12%	4%	100%	594
● <i>5-10 CHIP Patients</i>	20%	48%	10%	22%	100%	119
<i>11+ CHIP Patients</i>	35%	38%	21%	7%	100%	29
<b>Who Handles Billing</b>						
● <i>own self</i>	46%	42%	10%	2%	100%	167
<i>in-office staff</i>	25%	54%	13%	8%	100%	575
<i>out-source/other</i>	34%	43%	21%	2%	100%	164
<i>Bulleted sub-groups indicate significantly higher or lower ratings.</i>						

Of the 1,504 individuals responding to the survey, 529 (35%) did not rate Blue Cross Blue Shield on any item. Of the 975 individuals rating Blue Cross Blue Shield on at least one item, 942 (97%) gave an opinion for the question, "In general, how would you rate Blue Cross Blue Shield of Montana's overall service to CHIP participating providers?"

**Table 8b. Overall Service & Support (Facilities)**

	<b>Excellent</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>	<b>Total</b>	<b>n</b>
<b>ALL FACILITIES</b>	<b>29%</b>	<b>58%</b>	<b>9%</b>	<b>4%</b>	<b>100%</b>	<b>101</b>
<b>Type of Practice</b>						
<i>Chemical Dependency</i>	100%	0%	0%	0%	100%	1
<i>Community Clinic</i>	33%	67%	0%	0%	100%	6
<i>Health Department</i>	24%	59%	6%	12%	100%	17
<i>Hospital</i>	27%	56%	15%	2%	100%	41
<i>Laboratory</i>	50%	50%	0%	0%	100%	4
<i>Mental Health Center</i>	67%	33%	0%	0%	100%	3
<i>Surgery Center</i>	29%	71%	0%	0%	100%	7
<i>Vision Clinic</i>	0%	100%	0%	0%	100%	8
<i>Other</i>	33%	42%	17%	8%	100%	12
<b>County</b>						
<i>Cascade</i>	25%	50%	25%	0%	100%	8
<i>Flathead</i>	0%	80%	20%	0%	100%	5
<i>Gallatin</i>	80%	20%	0%	0%	100%	5
<i>Lewis &amp; Clark</i>	63%	38%	0%	0%	100%	8
<i>Missoula</i>	40%	40%	0%	20%	100%	5
<i>Ravalli</i>	33%	67%	0%	0%	100%	3
<i>Silver Bow</i>	0%	75%	0%	25%	100%	4
<i>Yellowstone</i>	0%	83%	17%	0%	100%	6
<i>Other</i>	27%	63%	6%	4%	100%	49
<b>Avg. Number of CHIP Patients per Week</b>						
<i>0 CHIP Patients</i>	25%	75%	0%	0%	100%	4
<i>1-10 CHIP Patients</i>	28%	61%	8%	3%	100%	75
<i>11-50 CHIP Patients</i>	50%	33%	0%	17%	100%	6
<i>50+ CHIP Patients</i>	25%	75%	0%	0%	100%	4

Of the 122 facilities responding to the survey, 18 (15%) did not rate Blue Cross Blue Shield on any item. Of the 104 facilities rating Blue Cross Blue Shield on at least one item, 101 (97%) gave an opinion for the question, "In general, how would you rate Blue Cross Blue Shield of Montana's overall service to CHIP participating providers?"

**Table 9. Type of Individual Provider, by County**

	Cascade	Flathead	Gallatin	Lewis & Clark	Missoula	Ravalli	Silver Bow	Yellowstone	Other	TOTAL
<i>Chemical Dependency</i>	1%	3%	2%	2%	1%	2%	2%	1%	2%	2%
<i>Mental Health Care</i>	24%	24%	28%	35%	24%	23%	28%	24%	27%	26%
<i>Nurse Practitioner</i>	5%	6%	3%	4%	3%	4%	5%	5%	6%	5%
<i>Phys/Occup. Therapy</i>	8%	18%	7%	10%	11%	0%	15%	5%	4%	8%
<i>Physician</i>	40%	33%	36%	35%	47%	36%	35%	49%	38%	41%
<i>Physician Assistant</i>	5%	3%	7%	0%	1%	0%	5%	6%	8%	5%
<i>Podiatry</i>	2%	2%	2%	1%	0%	0%	0%	0%	0%	1%
<i>Speech &amp; Audiology</i>	2%	2%	5%	4%	2%	4%	3%	2%	2%	2%
<i>Vision Services</i>	11%	4%	7%	4%	4%	9%	5%	4%	0%	6%
<i>Other</i>	3%	6%	4%	6%	6%	13%	2%	5%	4%	3%
<i>Total</i>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<i>n</i>	152	125	123	113	227	47	60	255	402	1,504

**Table 10. Average Weekly CHIP Patients (Individual Providers)**

	Percent of All	Percent of Valid
<i>0 CHIP Patients</i>	36%	39%
<i>1-4 CHIP Patients</i>	46%	49%
<i>5-10 CHIP Patients</i>	8%	9%
<i>11+ CHIP Patients</i>	3%	3%
<i>(Blank)</i>	7%	----
<i>Total</i>	100%	100%
<i>n</i>	1,504	1,397

**Table 11. Provider's Billing Service (Individual Providers)**

	Percent of All	Percent of Valid
<i>Self</i>	15%	16%
<i>In-Office Staff</i>	60%	63%
<i>Out-Source/Other</i>	20%	21%
<i>(Blank)</i>	5%	----
<i>Total</i>	100%	100%
<i>n</i>	1,504	1,431

Table 12. Type of Facility Provider		
	Percent of All	Percent of Valid
<i>Chemical Dependency</i>	1%	1%
<i>Community Clinic</i>	5%	5%
<i>Health Department</i>	17%	18%
<i>Hospital</i>	34%	36%
<i>Laboratory</i>	6%	6%
<i>Mental Health Center</i>	3%	3%
<i>Surgery Center</i>	7%	7%
<i>Vision Clinic</i>	7%	8%
<i>Other</i>	15%	16%
<i>(Blank)</i>	5%	----
<i>Total</i>	100%	100%
<i>n</i>	122	116

Table 13. County of Facility Provider		
	Percent of All	Percent of Valid
<i>Cascade</i>	8%	9%
<i>Flathead</i>	4%	5%
<i>Gallatin</i>	4%	5%
<i>Lewis &amp; Clark</i>	8%	9%
<i>Missoula</i>	7%	7%
<i>Ravalli</i>	3%	3%
<i>Silver Bow</i>	3%	4%
<i>Yellowstone</i>	10%	11%
<i>Other</i>	45%	49%
<i>(Blank)</i>	8%	----
<i>Total</i>	100%	100%
<i>n</i>	122	112

Table 14. Average Weekly CHIP Patients (Facility Providers)		
	Percent of All	Percent of Valid
<i>0 CHIP Patients</i>	15%	17%
<i>1-10 CHIP Patients</i>	64%	74%
<i>11-50 CHIP Patients</i>	5%	6%
<i>50+ CHIP Patients</i>	3%	4%
<i>(Blank)</i>	13%	----
<i>Total</i>	100%	100%
<i>n</i>	122	106

**Table 15. Item Response Rate Overview**

	Individual Providers	Facility Providers
<i>Rated Some Items, Including Some Utilization Review</i>	14%	25%
<i>Rated Some Items, But Not Utilization Review</i>	50%	61%
<i>Did Not Rate Any Items</i>	35%	15%
<i>Total</i>	100%	100%
<i>n</i>	1,504	122

**Table 16. Item Response Rate, by Billing Service**

	Self	In-Office Staff	Out-Source/Other
<i>Rated Some Items</i>	75%	66%	57%
<i>Did Not Rate Any Items</i>	25%	34%	43%
<i>Total</i>	100%	100%	100%
<i>n</i>	233	900	299

**Table 17. Item Response Rate, by Type of Practice**

	Chemical Dependency	Mental Health	Nurse Practitioner	Phys. & Occup. Therapy	Physician	Physician Assistant	Podiatry	Speech/Audiology	Vision	Other
<i>Rated Some Items</i>	54%	67%	57%	49%	69%	43%	91%	67%	74%	68%
<i>Did Not Rate Any Items</i>	46%	33%	43%	51%	32%	57%	9%	33%	26%	32%
<i>Total</i>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<i>n</i>	24	387	69	120	609	70	11	33	95	44

## ABOUT RESPONDENT COMMENTS

The survey questionnaire provided space for respondents to offer optional comments. All comments were transcribed from the surveys by hand and coded into the categories listed on the following pages. All comments collected are included on these pages. Spelling and grammatical errors in the original comments are kept "as is" and noted by "sic."

### Positive Comments About CHIP Program

1. Wonderful coverage for the uninsured teens! —Nurse Practitioner (1-4 CHIP patients per week)
2. This is an EXCELLENT program providing children with care that would not have it with out this program. —Physician (1-4 CHIP patients per week)
3. You all are a \*joy\* to work with! —(5-10 CHIP patients per week)
4. This is a wonderful program. Hope it can continue. —Speech Therapist/Audiologist (1-4 CHIP patients per week)
5. this is a very good program for the uninsured needy —Physician (zero CHIP patients per week)
6. The state should fund the CHIP program at the highest maximal level possible. —Physician (1-4 CHIP patients per week)
7. Pleased that relatively low income clients get decent insurance coverage! I also appreciate the relative simplicity of filing; the rate of reimbursement; & the relative promptness of payment. —Mental Health Professional (1-4 CHIP patients per week)
8. Mary Noel at Chip state office is absolutely wonderful to work with —to providers and most importantly recipients. —Mental Health Professional (1-4 CHIP patients per week)
9. Keep up the good work! —Mental Health Professional (1-4 CHIP patients per week)
10. Just not enough availability of funds for coverage to non-insured young families. I think is a great program. —Physician (5-10 CHIP patients per week)
11. I think this is a great program for the children of Montana —Physician (1-4 CHIP patients per week)
12. I love CHIPS both for me and the children I serve. —Mental Health Professional (1-4 CHIP patients per week)
13. Great service for the teen for tens *-sic-* who would otherwise fall through the cracks. —Nurse Practitioner (1-4 CHIP patients per week)
14. Great program —I just don't see many children in my practice & have not personally had any CHIP recipients. —Physical/Occupational Therapist (zero CHIP patients per week)
15. CHIP is a very valuable service for Montanans in need. —Mental Health Professional (1-10 CHIP patients per week)
16. Great health program. So glad to see it in place. —Physical/Occupational Therapist (1-4 CHIP patients per week)
17. This is an excellent program for children w/ no insurance —Community Clinic (1-4 CHIP patients per week)
18. This is an excellent program for children w/ no insurance —Hospital (1-4 CHIP patients per week)
19. This is a terrific program for those young people. I truly hope it stays in place for future generations. —Misc. Facility Provider (1-10 CHIP patients per week)

## Positive Comments on Blue Cross Blue Shield Implementation

20. We have only been providers for a short time but so far so good. —Speech Therapist/Audiologist (1-10 CHIP patients per week)
21. We have had zero problems w/ Blue Chip program! —Physical/Occupational Therapist (zero CHIP patients per week)
22. We have had zero problems w/ Blue Chip program! —Vision Services Provider (zero CHIP patients per week)
23. Please continue to utilize BC/BS as they provide by far the best service to practitioners & patients. —Mental Health Professional (5-10 CHIP patients per week)
24. No problems. —Mental Health Professional (1-4 CHIP patients per week)
25. It's easy to communicate w/ BCBS. —Vision Services Provider (1-4 CHIP patients per week)
26. I would like to say that Patrick Brown has always been very helpful with any questions or problems that we may come across. It's people like Patrick that really make this program work. —Physician (1-4 CHIP patients per week)
27. I just like BCBS overall - nice to deal with. —Mental Health Professional (1-4 CHIP patients per week)
28. I'm very happy with CHIP & the coverage that these children are given! —Mental Health Professional (1-4 CHIP patients per week)
29. Has been my easiest ins. co. to work with. —Mental Health Professional (1-4 CHIP patients per week)
30. Great. Simple to use & access. —Mental Health Professional (1-4 CHIP patients per week)
31. Compared to all other insurances I deal with BlueChip & BlueCross is the best. —(1-4 CHIP patients per week)
32. CHIP is the most professional prompt courteous and fair insurer I've dealt with. Keep it up! —Mental Health Professional (1-4 CHIP patients per week)
33. CHIP is a great program. It appears to be user friendly for the client. I have not had any problems with billing. Only once did I have some difficulty getting some inpatient service for a client. —Mental Health Professional (1-4 CHIP patients per week)
34. Better than a lot of insurance —wouldn't mind 100% but still pay better. —Mental Health Professional (1-4 CHIP patients per week)
35. Parents are discouraged because they want to work & their children lose all benefits as a result of their min wage job. —Chemical Dependency (1-4 CHIP patients per week)
36. Choosing of participants is not understandable - People who have hardship & low income do not qualify yet people who are well to do & in middle to high income range are qualifying! Doesn't seem quite fair. —Physician Assistant (1-4 CHIP patients per week)



## Mental Health Complaints About CHIP Implementation

37. Working with children requires family therapy as the parents *-sic-* involvement is crucial to the child's success their treatment progress. —Mental Health Professional (1-4 CHIP patients per week)
38. Overall I think the program is a vital service and well run. However as a psychologist clinically speaking I feel it is unethical and criminal that coverage is denied for CPT code 90846 family therapy without patient present services. —Mental Health Professional (1-4 CHIP patients per week)
39. These children need children's case mgmt services to better coordinate their mental health care. —Mental Health Professional (5-10 CHIP patients per week)
40. The option of 'Extension of Service beyond 20 per year would be beneficial for outpatient youth with serious emotional disturbances. —Mental Health Professional (1-4 CHIP patients per week)
41. Sometimes more than 20 sessions/year needed for particularly mentally ill children. —Mental Health Professional (5-10 CHIP patients per week)
42. Mental health services are very limited - No case management - limited OP services - no CSCT availability or group services —Physician (1-4 CHIP patients per week)
43. It would be beneficial for CPT code 90846 to be a covered service as work with families often entails need to work with parents apart from child. —Mental Health Professional (1-4 CHIP patients per week)
44. It is a major oversight to have a program specifically for children and not have family therapy covered....Not having 90846 available also cripples the therapy process but I can see that you don't want CHIP funds possibly filtering to adult therapy. —Mental Health Professional (1-4 CHIP patients per week)
45. In working w/ all children it is critically important to work with the primary caregivers alone -90846- without the child present to develop behavior plans etc.. CHIP needs to pay for this critical part of a child's *-sic-* Tx as well. —Mental Health Professional (1-4 CHIP patients per week)
46. Chip needs to cover 90847 & 90846 codes —since we are seeing children it is critical to include their parents. It is inappropriate inefficient & ineffective to see young children individually. —Mental Health Professional (1-4 CHIP patients per week)
47. CHIP clients do not have access to children's case management which is usually very important service for good mental health care. —Mental Health Professional
48. 21 Sessions not enough for children who live in chronically mentally ill households. —Mental Health Professional (1-4 CHIP patients per week)
49. 20 sessions/yr is too limiting for most children/adolescent services. The appeals process needs much improvement. —(1-4 CHIP patients per week)
50. Your new voice response telephone system is very inefficient. —Physician (1-4 CHIP patients per week)
51. Cover code 90846 to expedite progress in psychotherapy —Mental Health Professional (1-4 CHIP patients per week)

## Complaints on Communication with Blue Cross Blue Shield

52. To get questions answered we are transferred from one person to another. Frustrating and time-consuming. —Physician (1-4 CHIP patients per week)
53. The new phone system is awful. —(1-4 CHIP patients per week)
54. It has been frustrating getting set up with talking to numerous people and voice mail's *-sic-*. Some didn't have the knowledge or get back to me promptly. I did talk to a Kathy Polett? who was excellent. I also feel my opinions may change as I get more familiar with the system. —
55. I have made phone calls that have not been returned. —Physician (1-4 CHIP patients per week)
56. Hate new voice response system. —Physician (1-4 CHIP patients per week)
57. On utilization review: Response system is horrible; no experience. —(1-4 CHIP patients per week)

## Miscellaneous Complaints

58. Would like to see better reimbursement for services —Miscellaneous Care Provider (1-4 CHIP patients per week)
59. Would like more specialists in network here in Bozeman. —Physician (avg.11+ CHIP patients per week)
60. Wish it would cover birth control! —Nurse Practitioner (1-4 CHIP patients per week)
61. Very slow for mental health - as good as nonexistent *-sic-*. Had application start in Dec of 2003 - Have not yet recieved *-sic-* confirmation or denial of services as of to date. —Mental Health Professional (1-4 CHIP patients per week)
62. Too much emphasis on 'correct' diagnosis rather than useful time limits for treatment. The science on treatment shows very little connection between diagnosis and treatment effectiveness. —Mental Health Professional (1-4 CHIP patients per week)
63. Too difficult to get signed up in CHIP program. Sometimes we need a denial in order to get them on medicaid or other program. —Mental Health Professional (1-4 CHIP patients per week)
64. The only problem was with the Lab Services. We used Quest & the CHIP program does not contract with Quest. We have had some very upset patients. —Physician (zero CHIP patients per week)
65. The company needs to be investigated for misuse of funds. —Physician (1-4 CHIP patients per week)
66. The company is dishonest. —(1-4 CHIP patients per week)
67. Reimbursement for glasses dispensing is too low especially for a bifocal. BCBS won't pay for vision therapy -but Medicaid will. This is a service that should be covered for children. —Physician (1-4 CHIP patients per week)
68. Pt dissatisfied with having to pay personally for radiology reading as our radiologist —the only one we can find —because were *-sic-* from ND —(1-4 CHIP patients per week)
69. Policy does not cover orthotics L3000. —Podiatrist (1-4 CHIP patients per week)
70. Not a BCBS fan. —Physician
71. Need to pay radiologists —Physician (1-4 CHIP patients per week)
72. Need to cover more patients —Physician (1-4 CHIP patients per week)
73. Need prg for clients medicaid to CHIP i.e. loss of eligibility for 1-2 months over time. Back to Medicaid easier. # of sessions w/ no review for additional *-sic-* —Mental Health Professional (1-4 CHIP patients per week)
74. Management —3rd party payment —Administrative —costs TOO high. Resaves —hold back —TOO high —Physician (1-4 CHIP patients per week)
75. I understand that BCBS is taking almost 1/3 of the CHIP money when its administrative costs by law are limited to 10%. If this continues we will no longer participate. —Physician (1-4 CHIP patients per week)
76. I cannot make a fair assessment - I don't like the company. —Physician (1-4 CHIP patients per week)

## Miscellaneous Complaints (cont'd.)

77. I'd rather work for free than see them make money on the poor. —(1-4 CHIP patients per week)
78. From time to time we run into problems when calling to verify eligibility when pertaining to glasses - we now we are contracted w/ xxxxxx optical & to check with them! —Physician (5-10 CHIP patients per week)
79. Don't like the company. —
80. Doesn't cover reports and assessments team meetings etc. —Mental Health Professional (1-4 CHIP patients per week)
81. difficulty for patients to get their x-ray read as our radiologist was across the ND border! pt had to pay privately. —Physician (1-4 CHIP patients per week)
82. CHIP does not cover for a lot of services rendered. ex - chiropractic —Miscellaneous Care Provider (1-4 CHIP patients per week)
83. BCBS should not make money off of this program nor should any other company. —Physician (1-4 CHIP patients per week)
84. BCBS is very difficult to work with. They use CHIP as a way to promote themselves when they contribute nothing financially or practically to the delivery of care. —Physician (1-4 CHIP patients per week)
85. BC/BS 'lost' most claims sent to them from this office for about a 3 month period —Including Blue CHIP —caused serious difficulties! Once Corrected —service has been great. —Mental Health Professional (1-4 CHIP patients per week)
86. As with everything else they're the only game in town so we must play ball with the crooks. —Physician (1-4 CHIP patients per week)
87. Would like to see another provider offering CHIP —Health Department (1-10 CHIP patients per week)
88. Problems with HealthWeb never seem to get our claims to BCBS and BCBS owns Healthy Web -sic- —Hospital
89. It takes to -sic- many calls to find the correct person who can help beyond just check on status of claims. —Health Department (1-10 CHIP patients per week)
90. Denials are difficult to get resolved —Misc. Facility Provider
91. CHIP pays poorly on tonsilectomy services —Hospital (1-10 CHIP patients per week)
92. BCBS Stinks —Misc. Facility Provider

## Comments on Why Respondent Did Not Rate Program

93. With the few patients we have. —Physician (1-4 CHIP patients per week)
94. We treated one patient for a brief time over one year ago. —Miscellaneous Care Provider
95. We have only had one patient referral *-sic-* here since we signed up. —Physical/Occupational Therapist
96. We have only 1 or 2 patients so hard to judge. —Physician (1-4 CHIP patients per week)
97. We do not see very many children in our practice. —Physical/Occupational Therapist
98. We've only had to file 1 or 2 claims as our practice seems mostly medicare medicaid & regular blue cross. —Physician
99. Retired —Vision Services Provider
100. Practice is based in Montana & Wyoming. Minimal patients seen in Montana and practice base in oncology so not a lot of children seen. —Physician Assistant
101. Our practice does not usually see CHIP patients. I believe we have had one or two in the past year. —Physical/Occupational Therapist
102. Our claims are handled by our main office in Missoula. —Mental Health Professional
103. One CHIP client since CHIPs began. —Mental Health Professional
104. One-two CHIP children in last 5 years. —Mental Health Professional
105. Not sure if I see patients on this plan. —Physician
106. Not involved with filing claims; do not know reimbursement levels —Physician
107. Normally see patients 18 yrs or older —specialty practice. —Physician
108. No opinion because we haven't had any CHIP patients yet. —Physician
109. No known experience with CHIP in past. —Physical/Occupational Therapist
110. No comment on any of this. I work at Great Falls Clinic and do OB-GYN so don't deal with children. —Physician
111. No CHIP clients 3 or more years —Mental Health Professional
112. New provider —Physician Assistant
113. Never had to call them. —(1-4 CHIP patients per week)
114. My practice is new —I am now seeing a CHIP client so will be filing *-sic-* CHIP in next month. —Mental Health Professional (1-4 CHIP patients per week)
115. Most billing is done from another organization. —Physician (5-10 CHIP patients per week)
116. Member only 2 weeks. —Physician (1-4 CHIP patients per week)
117. May only see occasional CHIP patient and I do not handle claims or billing. —Physician Assistant
118. Limited experience with CHIP. However I would find it helpful to know what types of therapy DME orthotics are covered or who to contact to ask. —Physical/Occupational Therapist (1-4 CHIP patients per week)
119. Just started practicing medicine in Montana and have not had a CHIP patient yet. —Physician Assistant
120. Just started as a blue chip provider —Vision Services Provider
121. I work with adults only in a pain management practice —Therefore I have had very little exposure to the CHIP program. —Physician Assistant
122. I have not provided services to date to children enrolled in this program. —Mental Health Professional
123. I have been a CHIP provider for the last several years but have never received a CHIP client. —Mental Health Professional
124. I don't see pediatric patients. —Vision Services Provider
125. I don't see children. —Physician
126. I don't see children and have no CHIP patients. —Physician
127. I don't do any of the billing or check on insurance of any patients I see —no idea how to answer above questions. —Physician (1-4 CHIP patients per week)
128. I do not see children or adolescents —Physician
129. I do not have to file so don't know what kind of programs my patients are in. —Physician

## Comments on Why Respondent Did Not Rate Program (cont'd.)

130. I do not handle claim processing or have info regarding these questions. —Physical/  
Occupational Therapist (1-4 CHIP patients per week)
131. I do not bill as the hospital handles all of those needs; sorry I cannot comment. —Physician
132. I ask that these questions be directed to billing staff as it will be a more accurate reflection.  
—Mental Health Professional (1-4 CHIP patients per week)
133. I am retired but volunteer 4 hours a week at GCC —mostly adults —Physician
134. I am paid salary - I do no individual billing —Nurse Practitioner
135. I am not the right person for this type of questionnaire *-sic-* as I do not deal with these aspects.  
—Nurse Practitioner
136. I am an adult neurologist. I do not treat children. —Physician
137. I am a parttime subcontractor. So I do not participate in billing or collecting. —Physician
138. I am a new provider and have not made CHIP claims. —Mental Health Professional
139. I am a CHIP participating provider but have not seen any children with this insurance. —  
Physical/Occupational Therapist
140. I'm not a CHIP provider nor do I intend to become one. —Physical/Occupational Therapist
141. I'm an E.R. M.D. —Physician
142. I'm a pathologist at DBC in Billings. I'm not familiar with CHIP directly. I see specimens not  
patients. —Physician
143. Hospital owned *-sic-* walk in *-sic-* clinic —Do not handle any billing or Utilization Review.  
—Physician (1-4 CHIP patients per week)
144. haven't used it —Mental Health Professional
145. Have not served clients with CHIP —It's too HARD for them to get this coverage. —Mental  
Health Professional
146. Have never filed. —Physical/Occupational Therapist
147. Have filed no claims with CHIP. —Physician
148. Has never treated a CHIP patient. —Physician
149. Do not currently see children or families. —Mental Health Professional
150. Current caseload is adults 20 and over. —Mental Health Professional
151. Although I am a CHIP provider and have 20+ years of clinical experience my services are not  
being utilized at all. —Mental Health Professional
152. Adult care only. —Physician
153. Our services are not covered by CHIP. (survey n/a)
154. We see probably a handful per year —Physician
155. OB/GYN —Maybe 2 per year. —Physician
156. No clue how to fill this out. —Physician
157. Don't see children. —Physician
158. Am a surgeon and see very few children —Physician

## Miscellaneous Comments

159. Waitop (?) best —Mental Health Professional (zero CHIP patients per week)
160. Clinician will no longer provide CHIP services if BCBS is replaced by DPHHS and runs similar to Medicaid. —Mental Health Professional (1-4 CHIP patients per week)
161. On 'Claims': Am puzzled why don't use the UFC shot program —Seems like you could have more money to use for those on waiting list. —Physician (1-4 CHIP patients per week)
162. Once CHIP beings services it is very beneficial to children & families. However the long wait between application and start of services is detrimental *-sic-* to the mental health services where families often come in in a crisis & waiting 6 mo. is not an option. —Mental Health Professional (1-4 CHIP patients per week)
163. This is a waste, *-sic-* I receive 21 of these (surveys), that's 7.77 in postage when one questionair *-sic-* to xxxx Main St. would have worked. —Jan
164. Needs to be expanded expedited —Mental Health Professional (1-4 CHIP patients per week)
165. I would take more CHIP referrals. —Mental Health Professional (1-4 CHIP patients per week)
166. I would like to see more utilization of my services by CHIP children —I do not think they know Naturopathic Physicians are enrolled —may need more publicity/education to public. —Physician (1-4 CHIP patients per week)
167. I would like the patients to know more about their policy. —Physician (1-4 CHIP patients per week)
168. I wish there were more slots for children and a shorter waiting list —The children of the working poor slip through the cracks! —Miscellaneous Care Provider (1-4 CHIP patients per week)
169. Fair outpatient coverage —very lengthy enrollment problems -waiting list- —Vision Services Provider (zero CHIP patients per week)
170. Blue Cross has been historically volatile but Montanas' *-sic-* CHIPS coverage seems to be good. —Chemical Dependency (1-4 CHIP patients per week)

## Methodology Overview

Through a competitive bid process, Nth-Degree Analytics of Bozeman, MT, was awarded a contract by the Montana Department of Public Health & Human Services (DPHHS) to survey participating providers with Montana's Children's Health Insurance Plan, administered by Blue Cross Blue Shield of Montana. The survey's purpose is to assess the quality of claims processing, authorization/review procedures, and relations with providers.

In consultation with Ms. Jackie Forba, CHIP Supervisor within DPHHS's Health Care Resources Bureau, Nth-Degree designed a short, one-page survey questionnaire for individual providers and a separate, similar questionnaire for CHIP participating facilities. Copies of the questionnaires and the cover letter accompanying each of them are included in Appendix B.

The questionnaires were designed to be anonymous and included a self-addressed stamped envelope, addressed to Nth Degree's offices in Bozeman.

DPHHS provided Nth-Degree Analytics a complete listing of the 3,431 registered providers for the CHIP program. The list consisted of 3,277 individual providers and 154 facilities. Given concerns about potentially low response rates and the need for reliable sub-group analyses, all providers on the list were included in the survey, rather than generating a sample from which to survey.

During the first week of June 2004, a postcard was sent in the name of DPHHS to each CHIP provider, alerting the provider to look for a forth-coming survey from DPHHS. The survey itself was mailed out in the name of DPHHS at the end of the second week of June, followed by a reminder postcard a few days later.

Responses received up until July 19 were tabulated for analyses. Forty-five surveys were returned by the postal service as undeliverable (e.g., provider had moved, closed, or retired) and 10 surveys were returned but not answered by individuals (often, as a respondent would note, because the respondent said he or she was ineligible due to retirement or similar reasons). A total of 1,626 valid surveys were returned, including 122 from facilities and 1,504 from individuals.

By standard calculations, the survey received a response rate of 79% from facilities and 47% from individual providers.

Though the response rate for individual providers is higher than that for most general public opinion polls – and higher than we predicted at the inception of the project – response rates were likely inhibited by the fact that a large percentage of the sample either had never provided services for CHIP patients or had limited knowledge of billing-related matters concerning their own practice. Over a third of the respondents did not give a rating for Blue Cross Blue Shield's administration of CHIP on even one of the eight "rating" questions on the questionnaire; several of these respondents commented on the survey that they had never served a CHIP patient.



## A Note on the Survey's Margin of Error

The concept of a survey's "margin of error" is widely misunderstood and often misused by survey researchers. In general, it refers to the amount that a value calculated from a sample may be expected to deviate from the actual value in the larger population from which the sample was drawn.

With a 3% margin of error, 95 out of 100 perfectly implemented surveys would generate estimates within 3 percentage points of the actual percentage in the population. For instance, if 70% of all providers in the population would rate Blue Cross Blue Shield as "excellent" and 100 surveys were conducted, each with a 3% margin of error, values calculated from roughly 95 of the surveys would be between 67-73%. Values calculated from the other five surveys would be outside of this range.

The smaller the margin of error, the more confident one can be that the results are near the true value in the population – *assuming the sample was created by a perfect random draw from the population.*

In actuality, the above assumption is never fulfilled in survey research. Different types of people are more likely to agree to participate in a survey than others. Women, for instance, tend to respond to surveys at higher rates than men, and higher educated people tend to respond at higher rates than lower educated people. Distortions from such non-random sources of sampling bias quickly dwarf the size of the random sampling error that is the basis of the "margin of error." Consequently, the margin of error is of dubious value for evaluating the accuracy of a survey.

For the CHIP participating provider survey, the entire population of interest was sent a survey. As such, there is *no* random sampling, and so the basis for the margin of error does not technically apply (it would be essentially zero). However, not everyone in the population returned a survey. To the extent that those who responded differ from non-responders, the results of the survey may be skewed, and the margin of error does not reflect this potential source of bias.

Even though the margin of error may not be technically relevant for the survey, some readers may nevertheless desire a margin of error statistic. The values given in the table below are for comparing a sample to an infinite-sized population, the basis for how the margin of error is typically computed. For small populations (e.g., under 25,000) a slightly different calculation is technically called for, but again, it will be close to zero as the sample size approaches that of the population.

The margin of error depends upon more than just the size of the sample and of the population, but for simplicity in exposition (and usually without much harm) it easier to focus on just the sample size. Note, though, that when examining a subgroup in a sample, such as physicians only or mental health care providers only, the "sample size" is the size of the subgroup, not the size of the entire sample. Thus, the margin of error for results of a particular subgroup will be considerably larger than the margin of error for results based on the entire sample.

Sample Size	Margin of Error
50	14%
100	10%
250	6%
500	4%
1,000	3%
2,000	2%



## Methodological Summary

**Sponsor:** Montana Department of Public Health & Human Services

**Sponsor Contacts:** DPHHS Health Care Resources Bureau  
Ms. Mary Noel, Chief  
Ms. Jackie Forba, CHIP Supervisor

**Principal Investigator:** Dr. Greg D. Adams, Ph.D.  
Nth-Degree Analytics  
Bozeman, MT 59715  
(866) 308-6358

**Survey Target Population:** All registered participating Montana CHIP providers

**Survey Sample:** (entire target population)

**Survey Format:** Postal Mail

**Date Administered:** Third week of June 2004

**Initial Sample Size:** 3,431 (154 facilities and 3,277 individuals)

**Survey Response Rate:**

	<u>Facility Providers</u>	<u>Individual Providers</u>
Surveys Mailed	154	3,277
Postal Delivery Failure	45	
Returned blank ( <i>ineligible, etc.</i> )	10	
Returned Complete	122	1,504

— See Attached Surveys —

DEPARTMENT OF  
PUBLIC HEALTH AND HUMAN SERVICES



JUDY MARTZ  
GOVERNOR

GAIL GRAY, Ed.D.  
DIRECTOR

STATE OF MONTANA

[www.dphhs.state.mt.us](http://www.dphhs.state.mt.us)

PO Box 4210  
HELENA, MT 59604-4210

June 11, 2004

Dear CHIP Health Care Provider:

The Department of Public Health & Human Services (DPHHS) is conducting a review of Blue Cross Blue Shield of Montana's (BCBSMT) administration of the Montana Children's Health Insurance Plan (CHIP). Part of the review entails a survey of all CHIP participating providers, including hospitals and similar facilities. The survey helps DPHHS ensure that providers' needs are being addressed in the CHIP program, so that quality care can continue to be delivered to Montana children who require it. For the survey to be statistically valid, DPHHS needs your facility's input.

*Regardless of the extent of your facility's experiences with CHIP, please fill out the questionnaire included with this letter and return it in the enclosed envelope by **June 30<sup>th</sup>**. If for some reason you are unable to return the survey by this deadline, a late response is acceptable.*

DPHHS has contracted with Nth-Degree Analytics, a private research firm, to tally and analyze the results for the state. Responses to the survey are anonymous, and only non-identifying statistical summaries of the survey will be made public.

The questions on the survey are mostly self-explanatory, but if you need clarification, please do not hesitate to contact me at (406) 444-5288. Answers to common questions about the survey also may be found on the web at [www.chip.state.mt.us](http://www.chip.state.mt.us).

Thank you for your assistance.

Sincerely,

A handwritten signature in blue ink that reads "Jackie Forba".

Jackie Forba, CHIP Supervisor  
Health Care Resources Bureau

Montana Department of Public Health and Human Services

# CHIP Participating Provider Questionnaire

INSTRUCTIONS: If your facility has not filed claims under the Montana Children's Health Insurance Plan (CHIP), please fill out Section 4 only. Otherwise, please fill out the entire questionnaire.

## 1 Claims Processing

Please rate your experience of filing claims with Blue Cross Blue Shield of Montana (BCBSMT) **for CHIP services**.

	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>	<i>No Opinion</i>
Simplicity of claim-filing process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Extent of services covered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Promptness with which claims are paid	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Amount of reimbursement for CHIP services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 2 Utilization Review Procedures

In-patient hospitalization of CHIP patients requires utilization review. If you have gone through utilization review for one or more CHIP patients, please rate Blue Cross Blue Shield of Montana's utilization review procedures for CHIP. If you have not experienced utilization review for CHIP patients, skip ahead to Section 3.

	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>	<i>No Opinion</i>
Simplicity of utilization review	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speed of utilization review	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fairness of utilization review	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 3 Insurer Service & Support

	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>	<i>No Opinion</i>
In general, how would you rate Blue Cross Blue Shield of Montana's overall service to CHIP participating providers?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Optional comments/explanation:**

## 4 Provider Background

What is the type of your facility?

- ☐ hospital
- ☐ community clinic
- ☐ health department
- ☐ mental health center
- ☐ surgery center
- ☐ laboratory
- ☐ vision clinic
- ☐ other: \_\_\_\_\_

In a typical week, how many **CHIP patients** does your facility serve?

- ☐ 0
- ☐ 1 – 10
- ☐ 11 – 50
- ☐ more than 50

What is the zip code of your facility?

Thank you for your assistance. Please mail this questionnaire in the enclosed self-addressed stamped envelope to:  
Montana CHIP Provider Study, c/o Nth-Degree Analytics, 321 E. Main St., Ste. 318, Bozeman, MT 59715.

DEPARTMENT OF  
PUBLIC HEALTH AND HUMAN SERVICES



JUDY MARTZ  
GOVERNOR

GAIL GRAY, Ed.D.  
DIRECTOR

STATE OF MONTANA

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Simplicity of claim-filing process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Extent of services covered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Promptness with which claims are paid	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Amount of reimbursement for CHIP services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Simplicity of utilization review	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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In general, how would you rate Blue Cross Blue Shield of Montana's overall service to CHIP participating providers?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Optional comments/explanation:**

## 4 Provider Background

What is the nature of your practice?  
(mark all that apply)

- ☐ physician (MD, DO, etc.)
- ☐ dentist
- ☐ mental health care
- ☐ vision services
- ☐ physician assistant
- ☐ nurse practitioner
- ☐ other: \_\_\_\_\_

In a typical week, how many  
**CHIP patients** do you see?

- ☐ 0
- ☐ 1 – 4
- ☐ 5 – 10
- ☐ 11 +

Who handles the billing for your practice?

- ☐ you personally
- ☐ in-office staff
- ☐ out-source/other

In what zipcode is your practice based?

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